

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PERRY JOHN ZIAKAS
TERESA KAY ZIAKAS
Debtor(s)

Case No. 09-36571

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2009.
- 2) The plan was confirmed on 12/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/17/2009, 12/02/2010, 03/15/2012, 12/19/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010.
- 5) The case was completed on 11/12/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,557.00.
- 10) Amount of unsecured claims discharged without payment: \$70,640.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$122,791.46
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$122,791.46

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,200.00
Court Costs \$0.00
Trustee Expenses & Compensation \$6,050.95
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,250.95

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EAGLE	Unsecured	1,400.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	1,414.73	1,414.73	1,091.11	0.00
AMERICAN EXPRESS	Unsecured	1,600.00	1,397.79	1,397.79	1,081.85	0.00
AMERICAN EXPRESS	Unsecured	8,200.00	7,808.13	7,808.13	6,043.55	0.00
ASSOCIATED BANK	Secured	12,004.00	NA	NA	0.00	0.00
ASSOCIATED BANK	Unsecured	12,004.00	2,659.69	2,659.69	2,058.53	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	10,100.00	6,078.50	6,078.50	4,704.81	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,100.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	7,300.00	8,455.85	8,455.85	6,544.88	0.00
CAPITAL ONE BANK USA	Unsecured	7,100.00	7,161.52	7,161.52	5,543.57	0.00
CAPITAL ONE BANK USA	Unsecured	2,100.00	2,047.72	2,047.72	1,584.94	0.00
CAPITAL ONE BANK USA	Unsecured	9,800.00	9,632.71	9,632.71	7,455.77	0.00
CITIBANK USA	Unsecured	15,000.00	NA	NA	0.00	0.00
CITIBANK/HOME DEPOT	Unsecured	1,800.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	110,215.00	109,748.30	110,220.57	0.00	0.00
CITIMORTGAGE	Secured	NA	472.27	472.27	0.00	0.00
Discover Bank	Unsecured	900.00	772.79	772.79	598.12	0.00
EAST BAY FUNDING	Unsecured	17,000.00	16,246.41	16,246.41	12,574.82	0.00
ENLIGHTENED DEBT SOLUTIONS	Unsecured	0.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	140.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	6,375.00	6,077.10	6,077.10	6,077.10	389.53
FIFTH THIRD BANK	Unsecured	391.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	1,700.00	929.21	929.21	719.19	0.00
GE MONEY BANK	Unsecured	300.00	184.37	184.37	142.70	0.00
GE MONEY BANK	Unsecured	3,300.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Secured	415,246.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Secured	NA	7,859.03	6,413.17	6,413.17	0.00
HARRIS NA	Secured	5,781.00	4,608.35	4,608.35	4,608.35	240.69
HSBC	Unsecured	4,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,000.00	6,037.00	6,037.00	6,037.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	72.32	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS	Unsecured	24,500.00	23,633.34	23,633.34	18,292.36	0.00
KAY JEWELERS	Unsecured	1,300.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	7,500.00	8,813.42	8,813.42	6,821.65	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,300.00	1,197.05	1,197.05	926.49	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,500.00	1,268.69	1,268.69	981.92	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	900.00	795.33	795.33	615.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,871.00	14,821.54	14,821.54	11,471.97	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,100.00	1,964.93	1,964.93	1,520.87	0.00
STERLING INC/JAY JEWELERS	Secured	NA	1,274.06	1,274.06	0.00	0.00
TARGET NATIONAL BANK	Unsecured	5,800.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	11,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$110,220.57	\$0.00	\$0.00
Mortgage Arrearage	\$6,413.17	\$6,413.17	\$0.00
Debt Secured by Vehicle	\$10,685.45	\$10,685.45	\$630.22
All Other Secured	\$1,746.33	\$0.00	\$0.00
TOTAL SECURED:	\$129,065.52	\$17,098.62	\$630.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,037.00	\$6,037.00	\$0.00
TOTAL PRIORITY:	\$6,037.00	\$6,037.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$117,283.72	\$90,774.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,250.95</u>	
Disbursements to Creditors	<u>\$114,540.51</u>	
TOTAL DISBURSEMENTS :		<u>\$122,791.46</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/23/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.